Sq. mtrs. NHB has entered into Memorandum of Understandings with the Governments of Madhya Pradesh and Maharashtra for extending financial assistance for resettlement of slum dwellers. Under the Home Loan Account Scheme of NHB, minimum, contribution has been kept as low as Rs. 30 per month.

[*Translation*]

Token Strike by Bank Employees

405. SHRI RAJVEER SINGH: Will the Minister of FINANCE be pleased to state:

(a) the number of days on which the employees of various Nationalised Banks went on token strike during the last one year alongwith the names of the banks and the reasons therefor; and

(b) the steps taken by the Government to avoid the recurrence of such strikes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) According to Indian banks' Association, during the preceeding 12 months, no industry wide All India strike by employees in the Banking Industry has been reported to it. However, in individual banks, officers/workmen did observe token strike on different dates over local issues.

(b) Since strikes etc. are called by theUnion/associations, they cannot be averted by the Government alone. However, cancISIllations/dialogues with the unions are usually attempted by the Indian Banks Association/Management/Labour authorities to avert intended strikes.

[*English*]

Lending Rates for Agriculture Sector

406. SHRI SRIBALLAV PANIGRAHI: Will the Minister of FINANCE be pleased to state:

(a) the details of the credit policy announced by the Reserve Bank of India;

(b) whether the hike in the lending rates covers the agriculture sector also;

(c) if so, to what extent;

(d) whether the hike in lending rates for agriculture sector is in contravention of rates suggested by the Reserve Bank Committee on Agriculture and

(e) if so, the reasons for such increasing in lending rates for Agriculture sector?

THE MINISTER OF STATE IN THE MINISTER OF FINANCE (SHRI DALBIR SINGH): (a) Reserve Bank of India (RBI) had announced the credit policy for the second half of the financial year 1991-92 on October 8,1991. The Key changes made by RBI in the credit policy included a one percentage point increase in the Bank Rate, a 1.5 percentage point increase in lending rates, an increase in the shorter-term deposit rates, increase in export credit interest rate, liberalisation of export refinance and reduction in cash margins, withdrawal of certain refinance facilities and reduction in the interest rate on banks' cash balances with the Reserve Bank of India.

(b) to (e). The lending rates of scheduled commercial banks have been raised across the board by 1.5 percentage points with effect from October 9, 1991. Thus, lending rates now range from 11.5 per cent to 20. 00 per cent (minimum) as against 10.0 per cent to 18.5 per cent (minimum) hitherto. The lending rate structure is applicable to all bank borrowers including those belonging to agricultural sector and the concessionality in the rate is linked to the size of the loans. However, interest rates on term loans to

agriculture, small scale industries and transport operators upto two vehicles, the lending rates for loans between Rs. 2500 and upto Rs. 2 lakhs have been raised by only one percentage point. Interest rate on term loans to these sectors over Rs. 2 lakhs has been prescribed at 15.0 per cent (minimum) instead of 14.0 per cent prior to October 9,1991. As such term loans to these sectors are provided at concessional rate of interest relative to the general category of borrowers.

Rehabilitation Fund for Workers of Handloom and powerloom Industries

407. SHRI DHARMANNA MONDAYYA SADUL: Will the Minister of TEXTILES be pleased to state:

(a) the break up of funds provided to the workers of handloom and powerloom industries under the Textile Workers' Rehabilitation Fund Scheme;

(b) the number of handloom and powerloom industries declared sick till 1990-91 and covered under the scheme; and

(c) the number of textile units including handloom and powerloom industries regarding which the cases are pending for consideration in the Courts in various States, separately and the present position thereof?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI ASHOK GEHLOT): (a) Textiles Workers' Rehabilitation Fund Scheme does not include the workers in handloom and powerloom sector as the fund is for the workers of the organised mill sector.

(b) In view of 'A' above does not arise.

(c) The information is not maintained Centrally.

Export of Ghee and Butter

408. SHRI DHARMANNA MONDAYYA SADUL: Will the Minister of COMMERCE be pleased to state:

(a) the quantity of ghee and butter exported during the last three years, year-wise and the countries to which exported;

(b) whether in view of the shortage of these items in the domestic market and steep rise in their prices in recent months, the Government propose to stop exports of these items to make them available for domestic consumption; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM): (a) As per information available with Agricultural & Processed Food Products Export Development Authority (APEDA) the quantity of ghee and butter exported during the last three years is as under:-

1988-89	313 Tonnes
1989-90	174 Tonnes
1990-91	146 Tonnes

These items are mainly exported to UAE, Bahrain, Kuwait, Oman and Malaysia.

(b) and (c). It would be clear from the above figures that only small quantities of these items are allowed for exports. These small exports would pose no problem of domestic supply. They have, on the other hand, positive aspects like product promotion, development of market and establishment of brands etc. which could result in larger exports in future depending upon the capacity of the country to undertake such